DOCUMENT RESUME

ED 094 106 CE 001 551

TITLE	Plan to Integrate Consumer Concepts into the Public Schools of Maryland.
INSTITUTION	Maryland State Dept. of Education, Baltimore.
PUB DATE	Feb 74
NOTE	94p.
EDRS PRICE	MF-$0.75 HC-$4.20 PLUS POSTAGE
DESCRIPTORS	*Consumer Education; *Curriculum Planning; *Educational Needs; Educational Objectives; Elementary School Curriculum; High School Curriculum; Inservice Teacher Education; Management Development; Program Evaluation; Program Planning; *State Programs; *State Surveys
IDENTIFIERS	*Maryland

ABSTRACT

A plan to integrate consumer education concepts into the Maryland public school curriculum has presented broad goals, concepts, and objectives to form a framework for comprehensive consumer education. Compelling forces accelerating the need for consumer education have originated within schools to make education relevant to the problems of real life as well as outside the schools, as evidenced by the problems of people living in a modren, industrialized economy. A survey of Maryland schools showed consumer education to be included in the elementary curriculum but in no systematic pattern; consumer education was included at the high school level, not as a separate subject, but most frequently as a component of home economics or business education. Recommended strategies involve development and implementation by the State of initial management activities, assistance to counties in program planning and identifying personnel, assistance to teachers in acquiring attitudes and skills, establishment of a course and seminar available to all teachers, and the development of a research design for program evaluation. Two-thirds of the docuent consists of appendixes primarily devoted to the State survey of consumer education. (EA)

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A PLAN TO INTEGRATE CONSUMER CONCEPTS INTO THE PUBLIC SCHOOLS OF MARYLAND

Maryland State Department of Education

February, 1974

CE 001 551

TABLE OF CONTENTS

Consumer Education Task Force..... V

Preface..... IX

Rationale for Consumer Education..... 1

Definition and Scope of Consumer Education..... 5

Concepts, Goals, and Objectives for Comprehensive Consumer Education..... 7

Present Status of Consumer Education in Public Education... 11

Other Delivery Systems Concerned with Consumer Education... 17

Strategies for Attaining Comprehensive Consumer Education.. 19

Appendices

A. House Joint Resolution Number 4..... 27

B. A Survey of Consumer Education in Maryland..... 29

C. Conclusions of Education Commission of States Task Force on Consumer Education Report..... 81

D. Other Delivery Systems Concerned with Consumer Education..... 83

E. References..... 89

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PREFACE

The development of strategies to integrate consumer education concepts into the public school curriculum is long overdue. This admission is not to indicate that no consumer education is taking place in Maryland public schools. A survey conducted in the fall of 1972 revealed that every student in Maryland schools is exposed to some consumer concepts somewhere in his school career. However, this exposure cannot, by any stretch of the imagination, be described as systematic.

Consumer unrest and interest in consumer education are not phenomena of the 1970's. The present era of interest in consumer education was preceded by two earlier periods of concern in the early 1900's and 1930's. Each of these three eras of interest in consumer education have occurred during periods of rapid social change and economic dislocation. Following the first two eras, public pressure caused minimal consumer legislation to be enacted; then interest in consumer education faded. It is believed by educators, politicians and businessmen that this will not be the case today.

There is a growing recognition by consumers and businessmen that the consumer can no longer be self-taught. Products and services on the market are too numerous; our economy is too complex, the pressures of modern urban living are too great to be assimilated without assistance. When a subject becomes too difficult to be learned in the normal course of events - whether it is bookkeeping, linguistics, or consumer education - then it

properly belongs in school where formal, systematic instruction can be given.

The Vocational Education Amendments of 1968 added another dimension to help spur the third era of interest in consumer education through Part F of the Act, entitled "Consumer and Homemaking Education." Monies appropriated in this section stipulated that consumer education must be an integral part of all home economics programs in the nation. Congress in this way indicated that it saw consumer education as a national need. Delegate Joseph L. Long, Sr., of the Maryland Legislature, in October of 1972 filed a House Joint Resolution requesting that the Maryland State Department of Education study the feasibility of implementing a consumer education course of study in the required curriculum of the public schools. The resolution was passed in April of 1973, indicating the approval of the General Assembly of Maryland.

In order to fulfill this mandate, a Consumer Education Task Force was appointed by Dr. James A. Sensenbaugh, State Superintendent of Schools. The interagency task force was comprised of Maryland State Department of Education personnel, and representatives from local boards of education, Baltimore City, federal and state agencies interested in consumer education. In his letter of appointment, Dr. Sensenbaugh charged the task force with the following responsibilities:

- Explore the feasibility, including human and fiscal resources, for providing a consumer education course of study for every student in Maryland;
- Develop a five-year plan of action for consumer education in Maryland, K - Adult.

The task force met and explored the feasibility of providing a consumer education course of study for every student in Maryland. After due consideration, and a thorough search of the literature, it was the unanimous decision of the task force that it would be more feasible to provide an interdisciplinary approach to consumer education within the existing curriculum of the public schools of Maryland.

Dr. William L. Johnston, Director of the Center for Consumer Education Services of New Jersey, who was formerly in Illinois when consumer education legislation was enacted there, favors an interdisciplinary approach; integrating consumer concepts into mathematics, English, science, languages, home economics, business, social studies, industrial arts, etc.; rather than having a course in itself. According to Dr. Johnston, a course is a "one shot deal" while an interdisciplinary approach is ongoing.[1]

The task force responded by (a) developing a framework of consumer education concepts and objectives, (b) exploring the present status of consumer education in public education and other delivery systems, and (c) recommending strategies for attaining comprehensive consumer education in the Maryland Public

schools. Proceeding from the strategies are activities whose completion are necessary for the attainment of consumer education goals and objectives.

The Maryland State Department of Education will continue to pursue the following:

- the investigation and testing of staffing and program models;
- the preservice and inservice education of teachers to teach consumer concepts; and
- the planning, implementation, and evaluation of interdisciplinary programs in consumer education.

The Maryland State Department of Education, as coordinator of this significant interagency effort, will investigate the most effective means through which this plan can be presented and completed.

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[1] Johnston, William L. Consumer Education: An Interdisciplinary Approach, 1971

RATIONALE FOR CONSUMER EDUCATION

The process of making choices is part of the daily lives of almost all individuals, but unfortunately, the results of poor decision making are readily evident -- on the parts of children and adults, in individuals and groups. These choices involve not only economic considerations, but often decisions of a social, political, moral, or aesthetic nature.

Consumer education does not purport to direct consumer choices. Rather it seeks to build awareness of alternatives and opportunities. Assistance is provided for the consumer in making the best choice for his purposes, in light of his own values. Consumer education does not indoctrinate values, but rather seeks to help the consumer clarify his values in relation to his needs. Consumer education ideally provides experiences that enable students to engage in weighing the evidence necessary in making intelligent decisions. Therefore, it is essential that consumer education be closely related to the realities of everyday life.

In the current era of rapid change, primary objectives of securing food, clothing, and shelter may be the same as they have been in the past; but the methods of achieving these goals have changed. According to Stewart Lee, a noted consumer economist, "These changes demand new skills and new understandings as one assumes the role of wage earner, homemaker, community member, purchasing agent, trust officer, credit manager and money manager."[1]

Consumer education is an imperative need for every person in

America. We have progressed from a "producer economy" to a "consumer economy." For the modern American consumer this is a time of great opportunity. America is described by economists as the richest country in the world with the highest disposable income. Our free enterprise system provides greater choice in the marketplace than in any other country. Individuals can demand and obtain services that make life more convenient than ever before, such as self-service facilities, credit cards, and drive-in facilities. They can also rent anything from a wedding dress to a sailboat.

However, it is a confusing time as individuals often become lost in the perplexities resulting from a progressive economy. Products are more complex and frequently more difficult to evaluate. Services are often difficult to obtain. Consumer losses through frauds cost millions of dollars a year. Not only are these losses costly, but they often affect the lives and safety of the people defrauded.

It is more important than ever to become informed consumers, and consumer education can provide the basis for becoming such a consumer. Since everyone is a consumer all of his life, it is essential that schools provide educational programs that will enable students to become informed and conscientious buyers of those goods and services needed. A well-informed consumer public will ultimately help to provide a more stable economy.

A strong need for consumer education was shown by Dr. Robert Herrman, sociologist at Penn State University, in a recent study entitled "The New Generation of Young Adults: Their Consumer Behavior." As a result of his findings he stated:

> The new generation clearly needs consumer information and education. It is not prepared for adult money management roles either by its past experiences or training....
>
> The new generation seems likely to be more interested in consumer education and concerned about consumer problems than previous generations. They seem especially sensitive to and resentful of business attempts to take advantage of the consumer. Their interest in consumer problems seems to be part of a broader concern about the welfare of the powerless in their dealings with the powerful. It should result in a generation which is both more sensitive to poor and careless treatment by retailers and manufacturers and more favorable to consumer protection legislation. Ongoing consumer education will be necessary to assist the new generation to understand the ramifications of the consumer legislation.

The need for consumer education is also strongly supported by a study called Consumer Education in the States, a report and recommendation of the Task Force on Consumer Education of the Education Commission of the States. This report and its recommendations are found in Appendix C of this plan.

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[1] Gordon, Leland J. and Lee, Stewart. Economics for Consumers, 1967

DEFINITION AND SCOPE OF CONSUMER EDUCATION

The Consumer Education Task Force adopted the following definition originally developed by the President's Committee on Consumer Interests:

> Consumer Education is the preparation of the individual in skills, concepts, and understanding that are required for everyday living to achieve, within the framework of his own values, maximum satisfaction and utilization of his resources.

Thus, consumer education seeks to help each person: (a) understand his own value system, (b) develop sound decision-making procedures based on his own values, (c) evaluate alternatives in the marketplace in order to obtain the best buys, (d) understand his rights and responsibilities as a consumer in our society, and (e) fulfill his role in directing a free enterprise system. These inherent areas of study should help the individual learner become an informed, conscientious, and skillful buyer of goods and services he will need.

In a sense this is what consumer education is all about -- helping all individuals -- at whatever economic level -- to make the kinds of decisions which will help them to participate effectively in the marketplace, in order to obtain maximum benefit and satisfaction from resources.

CONCEPTS, GOALS, AND OBJECTIVES FOR COMPREHENSIVE CONSUMER EDUCATION

The foundation of consumer education rests in life's practical experiences and problems. To establish a base from which these experiences and problems could be met forthrightly, broad concepts about consumer education needed to be identified. From these concepts, broad goals could be formulated. The concepts intrinsic to consumer education were placed within the perspective of the primary goal of consumer education: to help the individual become an informed, conscientious, and skillful buyer of the goods and services he will need.

To attain this primary goal, each consumer must:

a. Improve his ability to evaluate, purchase, and use goods and services available to the consumer;

b. formulate strategies which will assist him in analyzing consumer problems;

c. develop sound decision making processes based on his values and goals;

d. utilize resources to facilitate greater satisfaction in making consumer decisions;

e. develop awareness of and use reliable sources of consumer information; and

f. understand the rights and responsibilities of consumers.

Comprehensive consumer education offerings include the following concepts and objectives:

CONCEPTS	OBJECTIVES
	The informed consumer will:
Buymanship of Goods and Services	Discuss and explain local, state, and federal laws applicable to each concept.

CONCEPTS	OBJECTIVES
	The informed consumer will:
Buymanship of Goods and Services (Cont'd)	List and apply the basic principles of buymanship and explore problems concerned with obtaining services.
	Describe basic provisions and responsibilities contained in contracts, warranties, and guarantees.
Advertising	Recognize various methods used to sell goods and services and evaluate the value and accuracy of promotions, advertisings, and sales in terms of objective standards
Clothing, Furniture and Appliances	List and use sources of evaluative information available which should be utilized to make a choice based on need.
Credit	Explore resources, types, and relative costs of credit for various purposes.
	Identify the federal and state laws that govern consumer credit.
Food	Develop awareness of factors affecting food purchases and prices.
	List wise shopping habits for food and develop a food budget based on family needs.
Health Needs, Drugs and Cosmetics	Explore alternatives available to select professional services and facilities.
	Develop awareness of and evaluate supplementary aids on the market and identify fraudulent products in this area.

CONCEPTS	OBJECTIVES
	The informed consumer will:
Buymanship of Goods and Services (Cont'd)	
Housing	Formulate a plan for locating alternatives available and paying for housing to meet present and future family needs.
	Explore the legal obligations, responsibilities, and rights in relation to housing.
Insurance	Assess the adequacy of insurance coverage in relation to cost and need, and learn to understand the fine print.
Transportation	Explore the advantages and disadvantages of alternative means of transportation and compute the cost of financing these.
Management of Resources	Apply basic management principles to the use of resources available for satisfying consumer needs and wants, and formulate and evaluate realistic money management plan based on income, goals, and needs.
Consumer Rights and Responsibilities	Evaluate procedures for presenting consumer grievances to determine which methods bring the most satisfactory results.
	Define the rights and responsibilities of consumers and develop them into an overall guide to consumer action.
Values and Goals in Relation to Consumer Behavior	Clarify his values and illustrate ways in which values and goals are related to use of resources.
	Evaluate lifestyle and spending patterns in terms of recognized values and consciously chosen goals.

CONCEPTS	OBJECTIVES
	The informed consumer will:
Economic Security	Evaluate savings, investments and government and business sponsored resources (i.e. Social Security insurance, unemployment insurance and pensions) in terms of personal goals and financial situation, current market values, and overall economic conditions.
Consumer Role in the Economy	Identify the principles on which our economic system is based and apply this understanding of economic principles to the role of consumer, worker and citizen.

It is not the function of the task force to present specific objectives to be used in the classroom. This function must remain the province of the local boards of education and the school commissioners of Baltimore City. Presented in this plan are broad goals, concepts, and objectives that comprise a framework for comprehensive consumer education. The assurance that the Maryland State Department of Education will provide assistance with the development of specific objectives developed to meet student needs at the local level is implicit in this report.

PRESENT STATUS OF CONSUMER EDUCATION IN PUBLIC EDUCATION

The preceding section delineates the scope of comprehensive consumer education. However, before the development of strategies to implement this program, it was essential to review the present status of consumer education in the State's public schools.

The Maryland State Department of Education conducted a survey of the public educational institutions in the State during the fall of 1972 to determine the status of consumer education in Maryland. (See Appendix B for complete study.) The 23 county and Baltimore City school systems, plus the 16 community colleges of the State, were surveyed to determine the degree to which consumer education concepts were being taught on various grade levels in selected subject areas. The status of the public education delivery systems currently in effect was determined as a basis for planning consumer education programs based on need.

A four part questionnaire was devised cooperatively by the Maryland State Department of Education and the Consumer Protection Division of the Attorney General's Office. The questionnaire was developed with the assistance of the Research Coordinating Unit of the Division of Research, Evaluation, and Information Systems in the Maryland State Department of Education. This questionnaire was piloted with local directors of instruction and selected supervisors and then revised on the basis of their input. Following these revisions, the Office of Field Services of the Maryland State Department of Education cooperated in the plan to explain the need and purposes of the survey at the four Regional Coordinating

Committee Meetings. All counties and Baltimore City completed the questionnaire.

The results of the survey on the elementary level revealed that consumer education concepts are not taught universally at all grade levels, nor are they studiously ignored. If one ranks by frequency the concepts taught grades 1-6 (see Survey, Appendix B), consumer roles are taught most often with management of resources rating a close second. Consumer protection and consumer credit are taught infrequently. Grade 5 emphasizes consumer concepts most frequently, while in grade 2 they are taught the least. The major gap in consumer education at the elementary level lies in the sparsity of concepts taught rather than neglect in certain grades.

Secondary level results showed that consumer education is taught primarily at the senior high school level and most frequently in home economics and business courses, followed by the social studies and mathematics courses. In many counties and Baltimore City there is evidence of duplication of certain concepts over subject areas at the expense of other concepts. Home economics alone provides nearly full coverage of the concepts referred to in the survey.

If one considers consumer education by the frequency of concepts taught statewide, consumer buying received the most attention and economic security and consumer protection received the least attention. Consideration of consumer concepts by grade

reveals that consumer education is taught most frequently in the 12th grade with the 10th grade a close second.

A review of six secondary level survey questions and responses follows:

1. "Does the curriculum in your county include a specific course in consumer education?" (The responses revealed that nearly one-half the counties reported that no special curriculum for consumer education exists.)
2. "Do you cooperate with other disciplines in teaching consumer education?" (The response revealed that one-half answered "No" or "Not at All." The affirmative responses indicated a high degree of cooperation between home economics and business education.)
3. "Has your county developed curriculum guides in consumer education?" (Less than half reported "Yes" - five in home economics; two in social studies; one in business; and one in mathematics.
4. "What <u>special</u> consumer education teaching materials have been developed by your school system?" (Nine curricula were listed, plus individual learning packets.)
5. "Do you feel that a course in consumer education <u>should be made available</u> to all students graduating from high school in Maryland?" (Responses were overwhelmingly "Yes.")

6. "Do you feel that a course in consumer education <u>should be required</u> for all students graduating from high school in Maryland?" (Responses were overwhelmingly "No.")

In regard to curriculum development, two community colleges reported consumer education curricula had been developed. In four colleges, the curricula are being developed. The results on the postsecondary level showed that of the fourteen responding colleges, only six reported plans to include a course in consumer education in their curricula. Of these six, four reported that the course would be part of the business curriculum; the other two reported that the courses would be in social science and continuing education respectively.

The results of the adult level survey revealed that nine of the 23 counties and Baltimore City include a consumer education course. Adult Basic Education was reported as teaching consumer concepts in six counties. Some 3000 adults are being taught at least one consumer concept according to the data.

A summary of the K-12 data reveals that:

I. All counties and Baltimore City include some consumer education in the elementary curriculum. Statewide, no systematic pattern exists as to which consumer concepts are taught in what grade. However, there is a weak trend toward emphasis of the consumer role and management of resources in the upper elementary grades. Consumer rights, responsibilities, and protection receive

the least attention, particularly in grades 1, 2, and 3.

II. All counties and Baltimore City offer consumer education to the high school population, but not as a separate, distinct curriculum or even as a subject. Consumer education is provided most frequently as a component of home economics or business education, although it also occurs frequently in social studies and mathematics. The concept of consumer buying is the one most emphasized, followed by management of resources. The least attention is paid to economic security and consumer protection.

Since no student enrollment data were requested, this study did not ascertain whether some students in some school systems were "falling through the maze," and not being exposed to any consumer education. However, based upon the pattern of consumer concept inclusion in specific subject areas it may be inferred that every Maryland student is exposed to almost all consumer concepts at some time during their school careers, albeit in a less than systematic fashion.

(The complete report from which the preceding summary was excerpted is Appendix B.)

OTHER DELIVERY SYSTEMS CONCERNED WITH CONSUMER EDUCATION

A report on consumer education programs must also include a summary of other state, federal, and private delivery systems in Maryland that provide consumer information and education.

An enormous amount of educational information is obtainable from other resources; however very few agencies have a reaching-out program initiating the educational process. Most agencies respond, instead, to individual requests for information or to requests for group addresses. There is an apparent need for teachers to be informed about the availability of these resources and to be able to provide this information to their students.

The list of agencies and programs in Appendix D, "Other Delivery Systems Concerned with Consumer Education," is by no means exhaustive, but serves as a sampling of the kinds of available services. Omitted from the list are resources such as the mass media (who not only reproduce releases from other agencies, but also provide programs, articles, and columns directly concerned with consumerism); libraries with their reservoirs of directories, books, and journals; other private, non-profit agencies often concentrating on a single aspect of consumer concern; and, of course, many other state, county, city, and other local agencies and commissions with consumer affairs offices.

Television is now offering a number of programs in the area of consumer education, and may serve as a major source of information during an energy-conscious future. While instructional

television directly supports programs of the 24 school systems of the state, both public broadcasting and commercial stations provide additional aid to consumer education. Appendix D lists the programs from these sources during the year 1972-73.

STRATEGIES FOR ATTAINING COMPREHENSIVE CONSUMER EDUCATION

The following strategies are recommended by the task force to attain comprehensive consumer education in Maryland:

A. Development and implementation by the Maryland State Department of Education of initial management activities for the delivery of consumer education.

B. Assistance to each county and Baltimore City for (a) the development and implementation of a plan to identify consumer information, attitudes and skills necessary to become an informed consumer and (b) the identification of personnel to coordinate the plan.

C. Assisting classroom teachers, K - Adult, to acquire the information, attitudes, and skills necessary to integrate effectively consumer concepts into content areas on the elementary, middle, secondary, postsecondary, and adult levels.

D. Establishment of at least one course and at least one seminar in consumer education available to all prospective teachers in all public and selected privately-supported institutions of higher learning which have teacher education programs.

E. Development of a research design to measure plan attainment, program progress, and program effectiveness in consumer education.

Strategy A: Development and implementation, by the Maryland State Department of Education, of initial management activities for the delivery of consumer education.

Strategy	Activity Description	Responsibility	Time	Cost
A 1	Appoint Maryland State Department of Education division and staff members to coordinate and implement Consumer Education Action Plan.	State Superintendent	July, 1974	$25,000
A 2	Request the person designated by the Superintendent to report to the Superintendent concerning personnel needs to implement the Consumer Education Plan, specifically the need to employ a specialist in consumer education	State Superintendent and designated divisions		
A 3	Appoint Statewide Consumer Education Interdisciplinary Task Force comprised of appropriate department personnel to develop and complete guidelines for integrating consumer concepts into Maryland public schools at all levels.	State Superintendent, Local Superintendents, Consumer Education Coordinator, Task Force	August, 1974	
A 4	Request the four regional coordinators to act in an advisory capacity to identify local resources and needs in order to assist those regions with the development of local plans	State Superintendent, Regional Coordinators, Consumer Education Coordinator	September, 1974	
A 5	Request that all counties and Baltimore City designate a person responsible for Consumer Education	State Superintendent, Local Superintendent, Consumer Education Coordinator, Regional Coordinators	November, 1974	
A 6	Establish an interagency council to coordinate information on consumer education resources in the State	State Superintendent, Secretaries of State Agencies	January, 1975	$1000

Strategy B: Assistance to each county and Baltimore City for (a) the development and implementation of a plan to identify consumer information, attitudes and skills necessary to become an informed consumer and (b) the identification of personnel to coordinate the plan.

Strategy	Activity Description	Responsibility	Time	Cost
B 1	Disseminate guidelines to implement comprehensive consumer education in Maryland	Consumer Education Coordinator, Interdisciplinary Task Force, Consumer Education Specialist	October, 1976	$ 1,000
B 2	Assist local consumer education coordinators in the development of a plan to integrate consumer concepts into all content areas.	Consumer Education Coordinator, Regional Coordinators, Consumer Education Specialist	March, 1976	
B 3	Assist in the establishment of a prototype of a consumer education resource center in one of the regions to be staffed and equipped to activate and maintain the center, in order to provide necessary support services for comprehensive consumer education in Maryland. (See Appendix C, No. 5 recommendation by Education Commission of the States) Prepare a monthly newsletter to teachers.	Consumer Education Coordinator, Library Development Services Personnel	March, 1976	$35,000

Strategy C: Assisting classroom teachers, K - Adult, to acquire the information, attitudes, and skills necessary to integrate effectively consumer concepts into content areas on the elementary, middle, secondary, postsecondary, and adult levels.

Strategy	Activity Description	Responsibility	Time	Cost
C 1	Assist in the development and implementation of consumer education workshops for selected practitioners on a regional basis to include elementary, secondary, and adult personnel in each region. These individuals will train others in their area to integrate consumer education concepts into all content areas.	Consumer Education Coordinator, Regional Coordinators, Task Force, Specialist in Consumer Education	July, 1976	$ 3,000
C 2	Assist with planning, development, and dissemination of an instructional television-based 2 hour workshop to present comprehensive information about consumer education to practitioners on all levels. The purpose would be to motivate all individuals concerned with the acceptance of the guidelines.	Contract Regional Coordinators, Consumer Education Coordinator	October, 1976	$20,000
C 3	Assist in the planning, development, and dissemination of a series of video tape presentations on strategies for integrating consumer concepts into selected content areas.	Contract Consumer Education Coordinator, Interdisciplinary Task Force	November, 1977	$10,000
C 4	Provide leadership in planning and implementation of four regional consumer education conferences for directors of instruction and guidance, and supervisors of the content areas on various levels.	Consumer Education Coordinator, Specialist in Consumer Education, Regional Coordinators, Statewide Consumer Education Task Force	November, 1976	$ 3,000

Strategy C: Assisting classroom teachers, K - Adult, to acquire the information, attitudes, and skills necessary to integrate effectively consumer concepts into content areas on the elementary, middle, secondary, postsecondary, and adult levels.

Strategy	Activity Description	Responsibility	Time	Cost
C 5	Provide leadership and assist in the planning and implementation of a consumer education workshop for deans of instruction and department heads in the community colleges.	Consumer Education Coordinator, Specialist in Consumer Education, Community College Board Representative, Teacher Educators	March, 1976	$ 4,140
C 6	Provide leadership and assist in the planning and implementation of a consumer education workshop for selected teacher educators in institutions of higher education offering programs of teacher education.	Consumer Education Specialist		$ 4,000
C 7	Assist in the planning, development, and dissemination of manuals on various levels describing consumer education activities in all content areas, which could attain consumer education objectives (5-year project)	Contract Specialist in Consumer Education	September, 1976	$75,000 first year
C 8	Assist in planning and dissemination of an instructional television based consumer education college credit course.	Contract Consumer Education Coordinator, Instructional Television Staff, Consumer Education Specialist	September, 1976	$20,000

Strategy D: Establishment of at least one course and at least one seminar in consumer education available to all prospective teachers in all public and selected privately supported institutions of higher learning which have teacher education programs.

Strategy	Activity Description	Responsibility	Time	Cost
D 1	Assist in the planning, development, and dissemination of consumer education guidelines for pre-service education of all prospective teachers.	Consumer Education Coordinator, Specialist in Consumer Education, Teacher Educators, MDSE Certification Personnel	January, 1976	$ 1,500
D 2	Initiate one day conferences with selected teacher educators and appropriate administrators in all institutions preparing teachers in Maryland to discuss these guidelines and possible strategies for implementation. Assist these educators at the conference in planning strategies for implementation within their institutions.	Consumer Education Coordinator, Specialist in Consumer Education, Consumer Education Task Force, Teacher Educators	March, 1976	$ 2,300

Strategy E: Development of a research design to measure plan attainment, program progress, and program effectiveness in consumer education.

Strategy	Activity Description	Responsibility	Time	Cost
E 1	Develop a research design to measure:	Research, Evaluation and Information Systems, Consumer Education Coordinator	September 1975	
	(a) The extent to which the state plan provides direction for the integration of consumer concepts into the curriculum.			
	(b) The extent to which local agency objectives are being achieved at all levels in their consumer education plan.	Specialist in Consumer Education	September 1975	
	(c) The effectiveness of the total consumer education program on students.			
E 2	Implement the research designs developed for E 1 (a) and (b) and report results		January 1978	
E 3	Implement the research design developed for E 1 (c) and report results		September 1979	$ 5,000

APPENDIX A

27/28

House Joint Resolution No. 4 -- By Delegate Long

LR270 RESOLUTION NO._____ HJR4 (3.1)

HOUSE JOINT RESOLUTION

House Joint Resolution requesting that the State Department of Education study the feasibility of implementing a consumer education course of study in the required curriculum of the public schools of the State.

WHEREAS, By all accounts our society is a consumer-oriented one in which we are constantly called upon to make reasonable choices between different goods. However, the complexities of the current situation are such that this is not always completely possible.

If nothing else, there seem to be many different brand names for virtually identical goods from which the buyer must choose. The buyer must also be able to differentiate between various auxiliary aspects of different goods, such as financing, ease of repair and the reliability of the manufacturer, among others.

The buyer who is unable to choose rationally that which best suits his needs runs the distinct risk of being dissatisfied with his purchase. None of us can afford to make repeated purchases until we happen upon the correct choice. In what way can we acquire consumer-oriented skills?

The best way to reach the maximum number of potential consumers is through the schools of the State. In the quiet order of a classroom the techniques needed to act as an informed consumer can be taught; now, therefore, be it

RESOLVED BY THE GENERAL ASSEMBLY OF MARYLAND, That the State Department of Education study the feasibility of implementing a consumer education course of study in the public schools of the State; and be it further

RESOLVED, That the State Department of Education report to the General Assembly at its 1974 Session with the results of its study.

EXPLANATION: Underlining indicates amendments to bill. ((Double brackets)) indicate matter stricken out of bill.

APPENDIX B

A SURVEY OF CONSUMER EDUCATION IN MARYLAND

THE MARYLAND STATE DEPARTMENT OF EDUCATION

MEMBERS OF THE MARYLAND STATE BOARD OF EDUCATION

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TABLE OF CONTENTS

	Page
Introduction	1
Review of Literature	1
Purpose	6
Method	7
Analysis of Data	9
Summary of Conclusions	25
Appendix	26
Bibliography	38

INTRODUCTION

As part of an effort to determine the degree to which consumer education is being taught in Maryland schools, this survey was conducted for the Consumer Protection Division of the Attorney General's Office and the Maryland State Department of Education by the Consultant for Consumer Education in the Division of Vocational-Technical Education and the Coordinator of the Vocational Research Coordinating Unit in the Division of Research, Evaluation, and Information Systems.

Recent legislation contained in the Vocational Education Amendments of 1968 and the Higher Education Act of 1972 have charged educators to consider seriously one of the greatest challenges of our times-the education of the consumer.

There are two compelling forces behind the accelerating need for consumer education in our schools. One is originating within the schools-the necessity to make education relevant to the important problems of real life. The other is originating outside the schools-as evidenced by the problems encountered by people living in a modern, industrialized economy.

This challenges all of us to give thought to the question, "What is Consumer Education?". As defined by the President's Committee on Consumer Interests:

> "Consumer education is preparation of the individual in skills, concepts, and understandings that are required for every day living to achieve, <u>within the framework of his own values</u>, maximum satisfaction and utilization of his resources."

Individuals must make choices in many areas of daily life. Poor decision making is readily observable on the part of children and adults, both as individuals and in groups. Choices involve not only basic economic factors but also factors of a social, political, esthetic, and moral nature. Frequently, choices need to be made on the basis of personal values alone. Consumer education is not intended to direct consumer choices. It does provide awareness of alternatives and opportunities, and it does assist the consumer in making the choice which is best for his purposes in light of his values.

If curriculum organization is designed to focus attention upon essentials, then consumer education deserves to be one of the integrating vehicles for a curriculum which is systematically explored with all students. The need for consumer education in today's educational system is evident.

REVIEW OF LITERATURE

Research in consumer education is conspicuously lacking in the literature. It would not be difficult to trace the consumer movement in historical perspective, or to cite research in the area of consumer behavior, buyer motivation, or consumer satisfaction since these areas have been studied and re-studied by the American Marketing Association. However, very few surveys of consumer education have been published. In fact, only two State surveys were located.

The first one located was a survey of consumer education in Illinois which was conducted as part of the effort to develop guidelines for the implementation of Senate Bill 977 mandating instruction in consumer education in Illinois. Approximately 30 percent of the secondary school administrators responded to the survey. Data supplied in the investigation revealed that consumer education has been spread rather widely--in over twenty subjects. The greatest concentration of consumer education subject matter was contained in home economics and business courses. Generally, business was the course which led all others in Illinois secondary schools in amount of consumer education in the course content. A separate course in consumer education was usually offered only in large schools so the percentage of secondary school pupils studying the subject has been small (approximately 10%).

The second survey entitled "A Survey of Existing Consumer Education Practices in New Jersey Schools" was conducted by the Center for Consumer Education Services in an effort to determine the existing practices in

New Jersey public schools in providing instruction in the area of consumer education. Although it is generally agreed that consumer education is a vital and necessary part of the educational program of all students in New Jersey, the data revealed that only about one-third of the students in New Jersey's public schools have the opportunity to develop consumer skills and concepts through formal education programs. The findings of the survey revealed:

1. Consumer education in New Jersey schools is minimal to non-existent in the elementary school.

2. In the middle school, consumer education is not defined as a discipline, but exists peripherally in home economics and mathematics.

3. The greatest contribution to consumer education is being made at the senior high school level. Courses in home economics, business, and distributive education provide a relatively comprehensive coverage of consumer education.

4. Consumer education, although in a stronger position in the educational hierarchy than ever before, is not generally accepted as being important enough to be included in the education program of <u>all</u> students.

5. Almost half of the high schools have an elective course as the basis of their consumer education programs.

6. About 60% of the schools continue to rely on one teacher for one class approach rather than staff utilization for consumer education.

7. Little - certainly not enough - activity in curriculum development in consumer education is evident.

Another type of study such as the one in Texas conducted by the Consumer Credit Association of Texas resulted in a handbook for high school teachers to use in the classroom entitled, "Consumer Credit Education for Texans". This is widely used in Texas.

Robert Herrmann in his speech at the 15th Annual Conference of the American Council of Consumer Interests took a different approach. He surveyed and reported on the consumer education needs of the new generation of young adults. He first examined their consumer behavior and then projected consumer education needs.

Dr. Herrmann (1969) states, "In reviewing today's consumer, research shows him optimistic about financial futures, experienced in spending money, but lacking any real experience in managing it, inclined toward conformity with peer-approved consumption styles and skeptical of advertising and product claims."

It would appear that all Americans need consumer information and education. They are not well prepared for satisfactory adult consumer behavior. Because of their skeptical attitude toward product claims and advertising, they will accept advice on some problems. However, they need consumer advisors who do not seek to promote a special interest.

In addition to buymanship information, the American consuming public badly needs guidance in managing their finances. Discretionary spending as children and teenagers does not provide relevant information or experience in money management. (Remmers, 1957) Few ever keep written records. Dr. Blood in his book Husbands and Wives: The Dynamics of Married Living states that money management becomes a subject of disagreement between husband and wife upon the arrival of the first child, and concern about the family's financial situation is greater than at any other stage in the family life cycle. (Lansing, 1955) This stage may be the

teachable moment for financial management information.

Research shows consumers are not well informed about consumer credit despite the fact that most adults are using it. Data from the 1967 survey of Consumer Finances suggests that young adults are no better informed than the rest of the adult population. Along with the rest of the adult population, they tended to underestimate the cost of automobile installment credit when questioned in a hypothetical borrowing situation. The 18-24 age group was, however, more confident of their answers than some of the older age categories questioned; fewer of the younger age categories gave "don't know" answers to the question. While the younger generation is wary of credit, they do use it. (Katona, 1965) There are indications from the survey of Consumer Finances data that the problem of establishing credit is of special concern among young adults. (Katona, 1965) This topic may be useful as an opening wedge for a more comprehensive program on credit costs and terms.

The younger generation seems likely to be more interested in consumer education and concerned about consumer problems than previous generations. They seem especially sensitive to and resentful of business attempts to take advantage of the consumer. Their interest in consumer problems seems to be part of the broader concern about the welfare of the powerless in their dealings with the powerful. This concern about the rights of the underdog apparently has its origins in the equalitarian and democratic emphasis of many parents who employed permissive child rearing

techniques. (Jencks, 1968) It may result in a generation which is both more sensitive to poor and careless treatment by retailers and manufacturers and more favorable to consumer protection legislation.

This review of research began with the statement that research in consumer education is conspicuously sparse. It is important to be aware that one reason for this is that renewed emphasis in this area has become visible over the last three years. Another reason may be that the consumer education component of many studies is interwoven into various subject matter areas so that it is not readily apparent.

Whatever the reasons, this generation of young people presents a major challenge for consumer education. They clearly need the information which consumer educators and product testing agencies can supply, but they are going to demand the best of efforts and expertise. Let us hope educators will be <u>wise</u> enough to recognize these special needs and <u>smart</u> enough to answer their questions.

PURPOSE

Consumer education is presently enjoying a relatively strong position in the hierarchy of educational priority. This is a direct result of public interest in consumerism expressed by mass media governmental agencies and consumer organizations. This public interest has prompted the educational community to give more attention to consumer education. Educators at all levels in formal and informal educational settings are attempting to include consumer education in their educational programs.

Although the interest in and concern for consumer education is relatively new, the subject itself is not. Consumer education has been included as part of the curriculum for many years. It is an integral and very important part of courses in home economics and business education. Some schools include courses in consumer education or consumer economics. Unfortunately these efforts, even though they are well formulated and extremely helpful, fail to provide broad opportunities in consumer education for large numbers of students.

This survey of public educational institutions in Maryland was conducted to determine the state of the art here and now. The school systems of the State were surveyed to determine the degree to which consumer education concepts are being taught on various grade levels in selected subject areas. It was felt there was a need to determine the delivery systems in effect at present so that a more comprehensive program could be developed, if this were found to be necessary.

METHOD

This report deals specifically with consumer education as taught in the public schools, in the community colleges of the State, and to the adult population through both groups.

This four part questionnaire evolved from a cooperative venture between the Maryland State Department of Education and the Consumer Protection Division of the Attorney General's office. The first step in the process was the development by specialists from both organizations of questions which could obtain descriptions of current practices in the instruction of consumer education. These questions were then submitted to the Maryland State Department of Education's Division of Research, Evaluation, and Information Systems as a basis for their design of a survey questionnaire. Sections of the questionnaire addressed elementary education, secondary education, adult and community college activity. This survey form was previewed in Montgomery, Garrett, Kent and Allegany Counties by directors of instruction, whose recommendations were incorporated in a subsequent revision.

Following this revision, the Office of Field Services was contacted to place the consumer specialist on the agenda for the Regional Coordinating Committee Meetings to discuss consumer education and explain the purpose of the survey. (See Appendix A)

The second sampling data was gathered through a survey of the directors of instruction from the 24 local education agencies, and the deans of instruction of sixteen community colleges while further information was gathered through a review of current literature focusing on

surveys in consumer education and consumer behavior in relation to consumer education needs. It is the intent of the concerned parties to continue to refine the instrument and to extend the sampling area so as to establish a wide base for the incorporation of consumer education within all agencies of public instruction.

ANALYSIS OF DATA

1. Response Rate

The questionnaires used in this study were constructed specifically for the major grade level divisions and proctored to all appropriate personnel in each of the twenty-four local education agencies. The distribution of questionnaires was as follows:

Elementary Level:	24 Elementary Supervisors
Secondary Level:	24 Supervisors of Social Studies 24 Supervisors of Home Economics 24 Supervisors of Business Education 24 Supervisors of Mathematics 24 Supervisors of Driver Education 24 Supervisors of Industrial Arts 24 Supervisors of Coop Programs 24 Directors of Instruction
Post-Secondary Level:	16 Deans of Instruction
Adult:	24 Adult Supervisors or Deans of Community Services

The incidence of response and return of these questionnaires was very nearly 100%. Only two community colleges and five subject areas in one county failed to respond. In light of this rate of return, it is valid to claim that the results are not merely a sample survey but constitute a population description. The data and what they portend are discussed below by grade level divisions.

2. Results on the Elementary Level

Table 1 displays the response mode to the questionnaire constructed for and administered to the elementary supervisors.

TABLE 1--NUMBER OF COUNTIES IN WHICH CONSUMER EDUCATION CONCEPTS ARE TAUGHT, BY GRADE

Concept	Grade						
	1	2	3	4	5	6	
Consumer Role	14	15	16	14	14	13	86
Values and Goals	12	11	14	12	11	10	70
Management of Resources	13	12	12	15	13	11	76
Consumer Buying	10	11	11	11	12	10	65
Consumer Credit	6	3	3	4	9	11	36
Economic Security	6	10	11	9	12	11	59
Rights, Duties, Protection	6	5	5	7	8	7	38
Other	2	0	0	1	0	1	4
TOTAL	69	67	72	73	79	74	

Even a cursory glance shows that consumer education, as represented by the seven enumerated concepts, is by no means universally taught at all grade levels in Maryland's elementary schools. But neither is it the case that consumer education is studiously ignored on the elementary levels.

Some caution with the interpretation of Table 1 is indicated. For each concept listed, the associated row frequencies by grade contain duplicate counts. For example, consider concept 1, the consumer role: the counts

14 15 16 14 14 13

recount the same counties on several grade levels. However, examination of the raw data (See Appendix B) shows the consumer role being taught in every county in at least one or two grades. Similarly, the raw data show all concepts taught in all counties in some grade.

Table 1 does show at a glance, the relative importance placed on the concepts by the elementary schools. Adding the row frequencies for each concept results in a rank ordering of these concepts as follows:

1	Consumer Role in the Economy	86
2	Management of Resources	76
3	Values and Goals	70
4	Consumer Buying	65
5	Economic Security	59
6	Consumer Protection	38
7	Consumer Credit	36

From this ordering it appears that the consumer role and management of resources are the most emphasized, whereas consumer protection and consumer credit are sparsely taught.

In much the same way, the frequencies of Table 1 may be added by column to identify the rank ordering of the grade levels in which the concepts are taught. Adding each column shows the following rank ordering of the grades:

1	Grade	5	with	79
2	Grade	6	with	74
3	Grade	4	with	73
4	Grade	3	with	72
5	Grade	1	with	69
6	Grade	2	with	67

Observe how close the rank ordering is for the various grades, with a spread of only 12 from high to low, indicating a rather uniform spread of concepts over the grades. Compare this with the ranking on the concepts which show a spread of 50 from high to low. It appears therefore that the

major gap in consumer education for elementary schools lies in the sparsity of concepts taught rather than the neglect of certain grades. The greatest shortcomings are with the concepts of consumer protection and consumer credit. Beyond that, the general thrust of consumer education in elementary schools is roughly at 50% of its maximum potential.

3. Results on the Secondary Level

In order to understand the strategy of analysis on the secondary level, consider the basic data element in the study:

$$X_{k,s,c,g} = 1 \text{ or blank}$$

where the subscripts have the following denotations:

k	stands for county (up to 24)
s	stands for subject area (up to 8)
c	stands for concept (up to 8)
g	stands for grade (from 7 up to 12)

From the construction of the questionnaire it is obvious that

$$X_{k,s,c,g} = 1$$

if and only if in county "k" concept "c" is taught in subject "s" in grade "g". The listing of the raw data in Appendix B shows the two possible values of X for every county, every subject area, every concept, and every grade.

Since the primary interest of this report is at the State level,

the presentation of results here begins with a summation over the 24 counties. Table 2 shows the result of this summation. It should be noted that all analyses performed at the State level were also done for each county. The results of these analyses, county by county, are available for inspection in the Vocational Research Coordinating Unit of the MSDE.

TABLE 2--NUMBER OF COUNTIES WHICH TEACH CONSUMER CONCEPTS IN SUBJECT AREAS BY SECONDARY GRADES

	Subject Areas*							
Grade 7	1	2	3	4	5	6	7	8
Consumer Role	6	7	6	4	1	6	1	0
Values and Goals	4	16	5	3	1	5	2	0
Managements of Resources	9	15	4	3	0	5	1	1
Consumer Buying	3	17	3	6	1	8	3	1
Consumer Credit	2	5	2	4	1	3	3	0
Economic Security	2	5	2	4	0	3	0	0
Consumer Rights, Protection	2	9	3	2	0	3	1	0
Other	1	4	1	1	0	3	0	0
Grade 8								
Consumer Role	9	8	6	4	2	8	1	0
Values and Goals	5	17	4	3	1	6	2	0
Managements of Resources	9	16	4	3	1	6	1	1
Consumer Buying	4	17	3	7	1	9	4	1
Consumer Credit	3	6	2	4	1	4	3	0
Economic Security	6	5	2	3	0	2	0	0
Consumer Rights, Protection	8	9	3	2	0	3	1	0
Other	1	1	1	1	0	1	0	0

TABLE 2--NUMBER OF COUNTIES WHICH TEACH CONSUMER CONCEPTS IN SUBJECT AREAS BY SECONDARY GRADES (CONTINUED)

	Subject Areas*							
Grade 9	1	2	3	4	5	6	7	8
Consumer Role	12	10	10	11	1	9	4	2
Values and Goals	11	16	9	6	1	7	4	1
Managements of Resources	13	16	7	12	1	6	2	1
Consumer Buying	9	19	8	14	2	8	5	2
Consumer Credit	6	6	6	12	2	4	4	1
Economic Security	7	8	5	4	1	4	1	1
Consumer Rights, Protection	6	13	5	3	0	6	2	1
Other	1	2	2	3	1	2	1	0
Grade 10								
Consumer Role	8	14	15	12	9	9	4	3
Values and Goals	6	19	13	13	11	8	2	3
Management of Resources	13	20	14	14	9	7	3	3
Consumer Buying	4	19	15	18	15	12	5	3
Consumer Credit	3	16	13	17	14	6	3	3
Economic Security	4	11	10	8	9	6	4	1
Consumer Rights, Protection	1	15	9	10	13	6	3	2
Other	1	2	1	3	2	2	3	0
Grade 11								
Consumer Role	12	15	15	8	5	7	4	3
Values and Goals	9	18	13	7	6	7	2	3
Management of Resources	14	21	13	10	3	6	3	4
Consumer Buying	5	21	15	10	4	8	4	3
Consumer Credit	7	20	16	10	4	6	4	4
Economic Security	10	18	14	8	4	5	4	4
Consumer Rights, Protection	8	18	14	7	4	5	4	3
Other	2	3	1	1	1	1	2	0

TABLE 2--NUMBER OF COUNTIES WHICH TEACH CONSUMER CONCEPTS IN SUBJECT AREAS BY SECONDARY GRADES (CONTINUED)

	Subject Areas*							
Grade 12	1	2	3	4	5	6	7	8
Consumer Role	18	14	15	9	3	7	7	5
Values and Goals	15	16	14	8	4	8	6	5
Management of Resources	14	19	15	11	1	7	7	5
Consumer Buying	11	21	15	15	4	8	9	5
Consumer Credit	12	21	16	14	4	5	8	5
Economic Security	15	22	15	10	1	7	9	5
Consumer Rights, Protection	15	20	16	9	3	6	8	5
Other	2	3	2	2	1	1	3	0

*Subject Area Legend:

1. Social Studies
2. Home Economics
3. Business Education
4. Mathematics
5. Driver Education
6. Industrial Arts
7. Coop Programs
8. Other

The primary purpose of Table 2 is to permit a very fine-grain inspection of just how many counties teach which concept in which subject area in which secondary grade. For example, the very first number 6, indicates that in six counties the consumer role is taught in the social studies in the seventh grade. Note that the greatest number is 22, which occurs under the 12th grade, on row 6, column 2. This indicates that in 22 counties economic security is taught in home economics in the 12th grade. The reader may now formulate all 8X8X6 = 384 such questions and find the answers as appropriate entries of Table 1. Cursory inspection brings to

light that the frequencies are higher for the upper grades, higher for the first four subjects, and fairly uniform among the concepts. This indicates that on the whole, consumer education is taught primarily in the senior high school in the subjects of social studies, home economics, business education and mathematics.

Of course, more is needed than a cursory inspection of so exhaustive a tabular array of numbers. In order to answer higher level questions with precision, the following subsequent analyses were performed:

Summation over grade levels	(Table 3)
Summation over concepts	(Table 4)
Summation over subject areas	(Table 5)
Summation over grades and concepts	(Graph 1)
Summation over grades and subjects	(Graph 2)
Summation over concepts and subjects	(Graph 3)
Summation over grades, concepts, and subjects	

For a better understanding of these tables and graphs, the manner in which they were computed is given as follows:

Table 3 was obtained by adding the corresponding entries (cells) of the sixth grade level sections of Table 2.

Table 4 was obtained by computing the column totals in each of the grade sub-sections of Table 2.

Table 5 was obtained by computing the row totals in each of the grade sub-sections of Table 2.

Graph 1 was constructed from the column totals of Table 3.

Graph 2 was constructed from the row totals of Table 3.

Graph 3 was constructed from the column totals of Table 4.

Each table and graph gives a slightly different perspective on the population description. Discussion of perspectives now follows, table by table and graph by graph.

TABLE 3--STATEWIDE INCIDENCE OF CONSUMER CONCEPTS BY SUBJECT AREAS*

Consumer Concepts	Subject Areas							
	1	2	3	4	5	6	7	8
Consumer Role	65	68	67	48	21	46	21	13
Values and Goals	50	102	58	40	24	41	18	12
Management and Resources	72	107	57	53	15	37	17	15
Consumer Buying	36	114	59	70	27	53	30	15
Consumer Credit	33	74	55	61	26	28	25	13
Economic Security	44	69	48	37	15	27	18	11
Consumer Rights, Protection	40	84	50	33	20	29	19	11
Other	8	15	8	11	5	10	9	0

*Subject Area Legend:

1. Social Studies
2. Home Economics
3. Business Education
4. Mathematics
5. Driver Education
6. Industrial Arts
7. Coop Programs
8. Other

Table 3, as explained, contains the county frequencies collapsed over grade levels. It shows the relative frequency of occurrence for the various consumer education concepts by subject areas, regardless of grade level. We notice at once that consumer concepts are most frequently occurring in home economics. Let's examine one of the entries for a more precise example-the largest, 114, on row 4 in column 2. This says that the concept of consumer buying is taught most often in home economics in

the State of Maryland. If the categories of "Other" are ignored for both the concepts and the subject areas, we see that the relative frequencies range from a low 15 (for management of resources and economic security in driver education) to a high of 114 as noted above. This range becomes more meaningful in comparison with the maximum range of 0 to 144 (6 grades x 24 counties). The center of gravity of the entire table lies at 37.6, whereas that same center for a maximum result would be at 72. This indicates that, on the whole, approximately half the counties teach consumer education in approximately half of the grades on the secondary level in the various subject areas. As with Table 2, the reader may pose the 8X8 = 64 concept by subject questions and find the answers in the appropriate entries of Table 3.

In a similar fashion, Table 4 answers the 8X6 = 48 distinct questions having to do with which subject areas on what grade level contain how much consumer education.

TABLE 4--STATEWIDE INCIDENCE OF CONSUMER EDUCATION IN SUBJECT AREAS BY GRADE

Subject Areas	Grade Level					
	7	8	9	10	11	12
Social Studies	29	45	65	40	67	102
Home Economics	78	79	90	116	134	136
Business Education	26	25	52	90	101	108
Mathematics	27	27	65	95	61	78
Driver Education	4	6	9	82	31	21
Industrial Arts	36	39	46	56	45	49
Cooperative Education	11	12	23	27	27	57
Other	2	2	9	18	24	35

In this case, the maximum possible range is from 0-192 (8 concepts x 24 counties), whereas the observed range is from 4-136. Note that, as already indicated earlier, the upper grades are most heavily populated, particularly in social studies, home economics and business education.

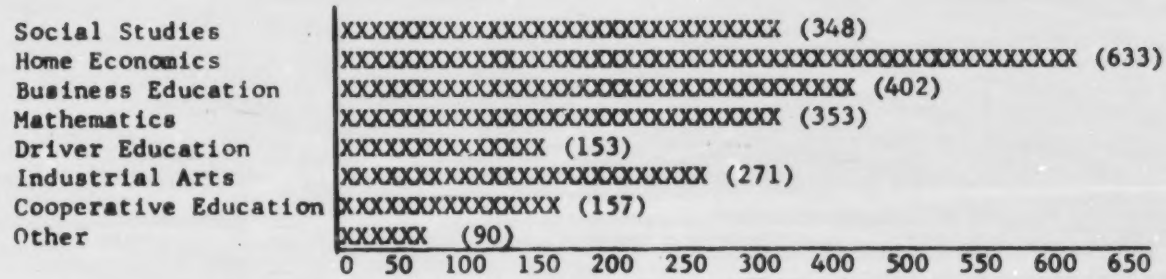
Table 5 shows the concentration of the various consumer concepts as they occur in the secondary grades, regardless of subjects. The maximum range would be from 0-192, with the observed range being from 16-88. One can see then that the concept concentration is over a somewhat tighter range than was the subject concentration. This means that in many counties a considerable duplication of certain concepts over subject areas occurs, perhaps at the expense of coverage of other concepts.

TABLE 5--STATEWIDE INCIDENCE OF CONSUMER CONCEPTS BY GRADE LEVEL

Consumer Concepts	Grade Level					
	7	8	9	10	11	12
Consumer Role	31	38	59	74	69	78
Values and Goals	36	38	53	75	65	76
Management of Resources	38	41	58	83	73	79
Consumer Buying	42	46	67	91	70	88
Consumer Credit	20	23	41	75	71	85
Economic Security	16	18	31	53	67	84
Consumer Rights, Protection	20	26	36	59	63	82
Other	10	5	12	14	11	14

Perhaps the most understandable State summaries are contained in Graphs 1-3.

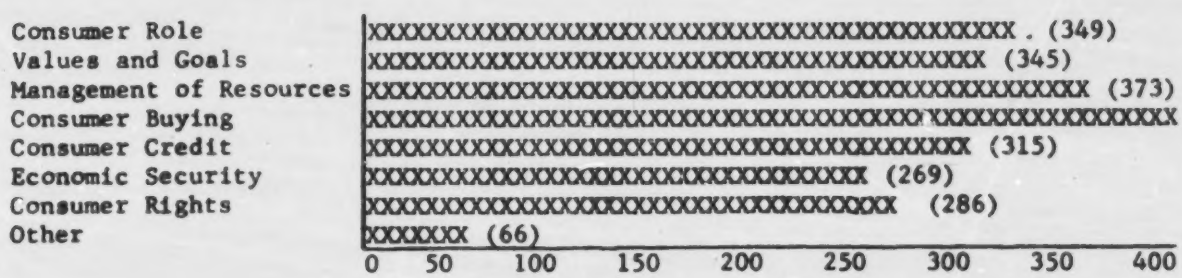
Graph 1 shows the distribution of consumer education, all concepts taken together, by subject areas.



GRAPH 1--STATEWIDE CONSUMER EDUCATION BY SUBJECT AREAS

It is now overwhelmingly clear what we have already begun to suspect: consumer education in Maryland is primarily taught in home economics first, business education second. Since the maximum incident for any subject would be 1152 (=24 counties x 6 grades x 8 concepts), we see that in home economics alone more than 50% of the consumer education needs are met. Referring back now to Table 3, which removes the grade level distinction, we see that home economics alone provides nearly full coverage of the concepts.

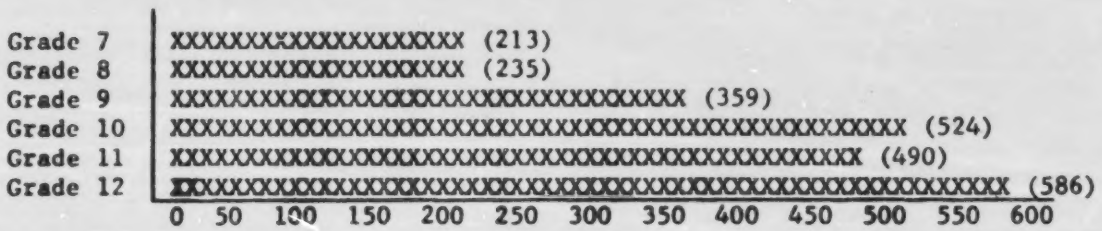
In Graph 2, we see the distribution of consumer concepts in Maryland, regardless of grades or subject levels.



GRAPH 2--STATEWIDE CONSUMER EDUCATION BY CONCEPTS

Note that from the Graph 2 we see that in Maryland the consumer buying concept receives the most attention. Since the maximum potential incident is again 1152, we see the coverage of this concept to be considerably short of full. However, comparison with Tables 2 and 3 still show this concept to occur in every county in at least one subject in at least some grade.

The final summation is in Graph 3, which shows the distribution of consumer education by secondary grade levels.



GRAPH 3--STATEWIDE CONSUMER EDUCATION BY GRADES

Observe that incidents are most frequent on the senior high school level.

One additional set of data was obtained on the secondary level: answers to six questions. Here are the questions:

1. Does the curriculum in your county include a specific course in consumer education?

2. If your approach is interdisciplinary, which other disciplines cooperate?

3. Has your county developed curriculum guides in consumer education?

4. What special consumer education teaching materials have been developed in your school system?

5. Do you feel that a course in consumer education should be made available to all students graduating from high school in Maryland?

6. Do you feel that a course in consumer education should be required for all students graduating from high schools in Maryland?

The response mode to these six questions are compiled in Table 6.

TABLE 6--NUMBER OF POSITIVE RESPONSES TO QUESTION 1-6

Subject Areas	QUESTIONS						
	1	2	3	4	5	6	Total
Social Studies	5	13	6	3	20	4	51
Home Economics	10	14	11	10	22	10	77
Business Education	10	14	6	2	21	9	62
Mathematics	4	11	2	2	19	6	44
Driver Education	5	5	4	2	19	6	41
Industrial Arts	2	9	1	4	21	11	48
Cooperative Education	7	8	4	1	14	7	41
Other	2	5	1	1	7	1	17
TOTALS	45	79	35	25	143	54	381

Unlike the responses to the first part of the secondary questionnaire, Table 6 contains a high degree of overlap. For this reason, the column totals must be interpreted very continuously. For instance, in nearly half the counties no special curriculum for consumer education exists at all. Hence, the figure of 45 can be rather misleading, although it does say that evidently 45 curricula in consumer education exist.

The answers to question 2 are subject to the same caution. Nearly half the counties responded negatively or not at all, but among those who responded positively, a high degree of interdisciplinary cooperation is observed.

Answers to question 3 were rather sparse. Less than half responded positively.

It should be noted that the first three questions share this communality in their response modes: there was a high degree of conditional, joint positive response. In other words, a county responding positively to any one of the three was highly likely to respond positively to the other two. Or to put it another way, "yes answers" to the three questions went together.

The response was uniformly positive to question 5. From every county several "yes answers" were obtained. Hence, it is safe to conclude that educators on the secondary level agree that consumer education should be made available to every student in high school.

Not so with respect to requiring such a course. The majority response to question 6 was negative.

4. Results on the Post-Secondary Level

Of the fourteen responding colleges, only six reported to include a course in consumer education in their curricula.

Of these six, four reported the course be part of the business curriculum; the other two reported them to be in social science and continuing education, respectively.

Only two colleges suggest to their students that they take the course. The names given are: "General Studies" in one college, "Para Professional Counselors" in the other. In only one of these colleges the course is mandatory.

In regards to a curriculum development, two colleges claim to have a curriculum developed. In four others, the curricula are being developed.

5. Results on the Adult Level

Nine of the 24 counties report that they include a consumer education course. Together, these nine counties serve some 3,000 adults.

SUMMARY OF CONCLUSIONS

1. All local education agencies include some consumer education in the elementary curriculum. Statewide, no systematic pattern exists as to which consumer concepts are taught in what grade. However, there is a weak trend toward emphasis of the consumer role and management of resources in the upper elementary grades. The rights, responsibilities, and protection receive the least attention, particularly in grades 1, 2, and 3.

2. All local education agencies offer consumer education to the high school population, but not as a separate, distinct curriculum or even as a subject. Consumer education is provided most frequently as a component of home economics or business education. It also occurs frequently in social studies and mathematics. The concept of consumer buying is the one most emphasized, followed by management of resources. The least attention is paid to economic security and consumer rights.

Since no student enrollment data were available, this study cannot ascertain whether or not some students in some county may "fall through the maze," and not be exposed to any consumer education. However, from the pattern of consumer concept inclusion in subject areas, this is most unlikely. It may be safely inferred that every Maryland student is exposed to all consumer concept somewhere along the school career, albeit in a less than systematic fashion.

APPENDIX TO

A SURVEY OF CONSUMER EDUCATION IN MARYLAND

JAMES A. SENSENBAUGH
STATE SUPERINTENDENT

MARYLAND STATE DEPARTMENT OF EDUCATION
P.O. BOX 8717
FRIENDSHIP INTERNATIONAL AIRPORT
BALTIMORE, MARYLAND 21240

September 29, 1972

Dear

The Maryland State Department of Education in cooperation with the Attorney General's office, Consumer Protection Division, is interested in surveying the school systems of the State in order to determine the degree to which consumer education is being taught. There is a need to determine the delivery systems in effect at present so that a more comprehensive program can be developed if necessary.

This survey was designed with the help of selected directors of instruction, research personnel, and State Department personnel. It was tested in four counties and revised on the basis of findings.

If one were to ask the question-"What is consumer education?"-the President's Committee on Consumer Interests would define it in the following way:

> "Consumer education is the preparation of the individual in skills concepts, and understandings that are required for everyday living to achieve within the framework of his own values, maximum satisfaction and utilization of his resources."

Further clarification might be found in the purposes of consumer education:

> "to help each person evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system."

We would appreciate your utmost cooperation in answering the attached questionnaire and returning your answers to this office within three weeks. Send to:

Dr. Rose Mary Bengel
Consultant in Consumer Education
Maryland State Department of Education
P.O. Box 8717, Friendship Airport
Baltimore, Maryland 21240

Very truly yours,

JAMES A. SENSENBAUGH

State Superintendent of Schools

JAS:RMB:mh
Enclosures

DIRECTIONS

You will note that there are survey forms included for the area of Business Education, Cooperative Work Study, Driver Education, Home Economics, Industrial Arts, Mathematics, and Social Studies, and one marked "Other" for any other area in which consumer education is being taught. Please confer with your supervisory staff and provide us with the information requested.

CONSUMER EDUCATION SURVEY (ELEMENTARY SCHOOLS)

Please confer with your teachers or use your knowledge of the curriculum of your school to provide the following information:

In the column to the left are seven of the major areas most often taught in consumer education. Check those concepts taught at each grade level indicated by the column headings.

GRADE LEVEL

	1	2	3	4	5	6
1. Consumer Role in the Economy						
2. Values and Goals in Relation to Consumer Behavior						
3. Management of Resources						
4. Consumer Buying						
5. Consumer Credit						
6. Economic Security						
7. Consumer Rights, Responsibilities (Consumer Protection)						
8. Other (Please Specify)						

Sample

SECONDARY CONSUMER EDUCATION SURVEY

I. Does the curriculum in your county include a specific course in consumer education?

YES _____ NO _____

II. Do you cooperate with other disciplines in teaching consumer education?

YES _____ NO _____

III. Has your county developed curriculum guides in consumer education?

YES _____ NO _____

If yes, please indicate its title.

Which segment of your faculty is (was) involved in its development? (Home Economics, Social Studies, Cooperative Work Study, etc.)

IV. What special consumer education teaching materials have been developed by your school system?

Please indicate title(s) and the segment of your faculty which was involved in their development (such as Consumer Education Learning Packet - Managing Your Money, Home Economics Department).

V. Do you feel that a course in consumer education should be made available to all students graduating from high school in Maryland?

YES _____ NO _____

VI. Do you feel that a course in consumer education should be required for all students graduating from high school in Maryland?

YES _____ NO _____

VI. Consumer education concepts are often integrated into the existing curriculum. In the left hand column of the table below are seven major concepts. Indicate under each grade level which of the concepts are taught.

	7	8	9	10	11	12
1. Consumer Role in the Economy						
2. Values and Goals in Relation to Consumer Behavior						
3. Management of Resources						
4. Consumer Buying						
5. Consumer Credit						
6. Economic Security						
7. Consumer Rights, Responsibilities (Consumer Protection)						
8. Other (Please Specify)						

CONSUMER EDUCATION SURVEY (ADULT)

1. Are consumer education courses offered in your adult education program?

   If so, list titles and length of courses (in hours).

2. Please indicate the number of adults who obtained instruction in consumer education during the school year 1971-72.

3. Has any special effort been made or is it presently being made to provide consumer education for special populations (such as senior citizens, disadvantaged adults)? If so, please briefly describe what is being (has been) done.

71/72

CONSUMER EDUCATION SURVEY (POST-SECONDARY)

1. Does the curriculum in your institution include a course in consumer education?

2. If so, in which department or division of your school is the consumer education course offered?

3. Is this course part of a suggested program?

   If so, indicate the name of the program.

   Is this course elective or mandatory for this program?

4. Has a curriculum for a course in consumer education been developed or is one presently being developed in your institution?

APPENDIX

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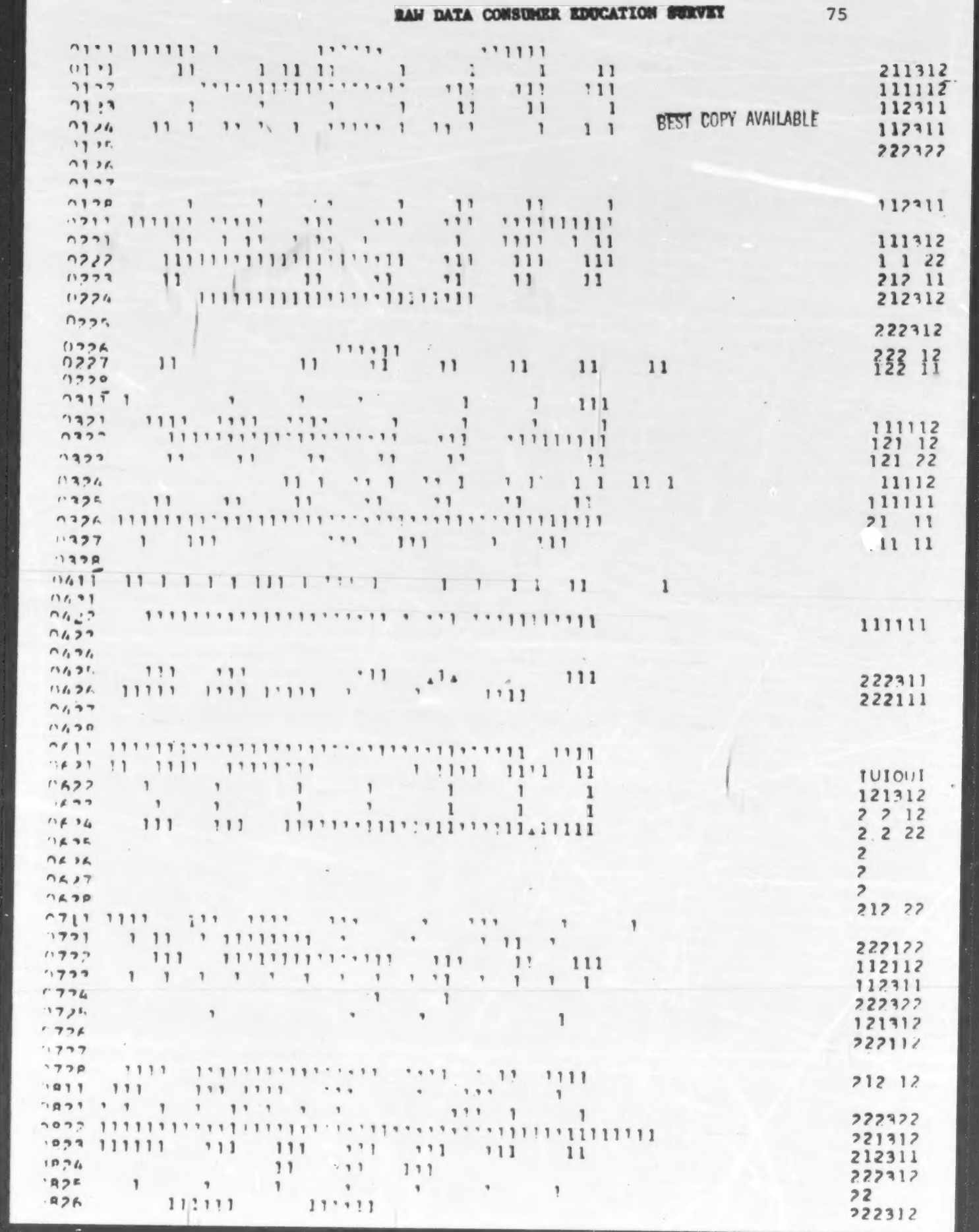

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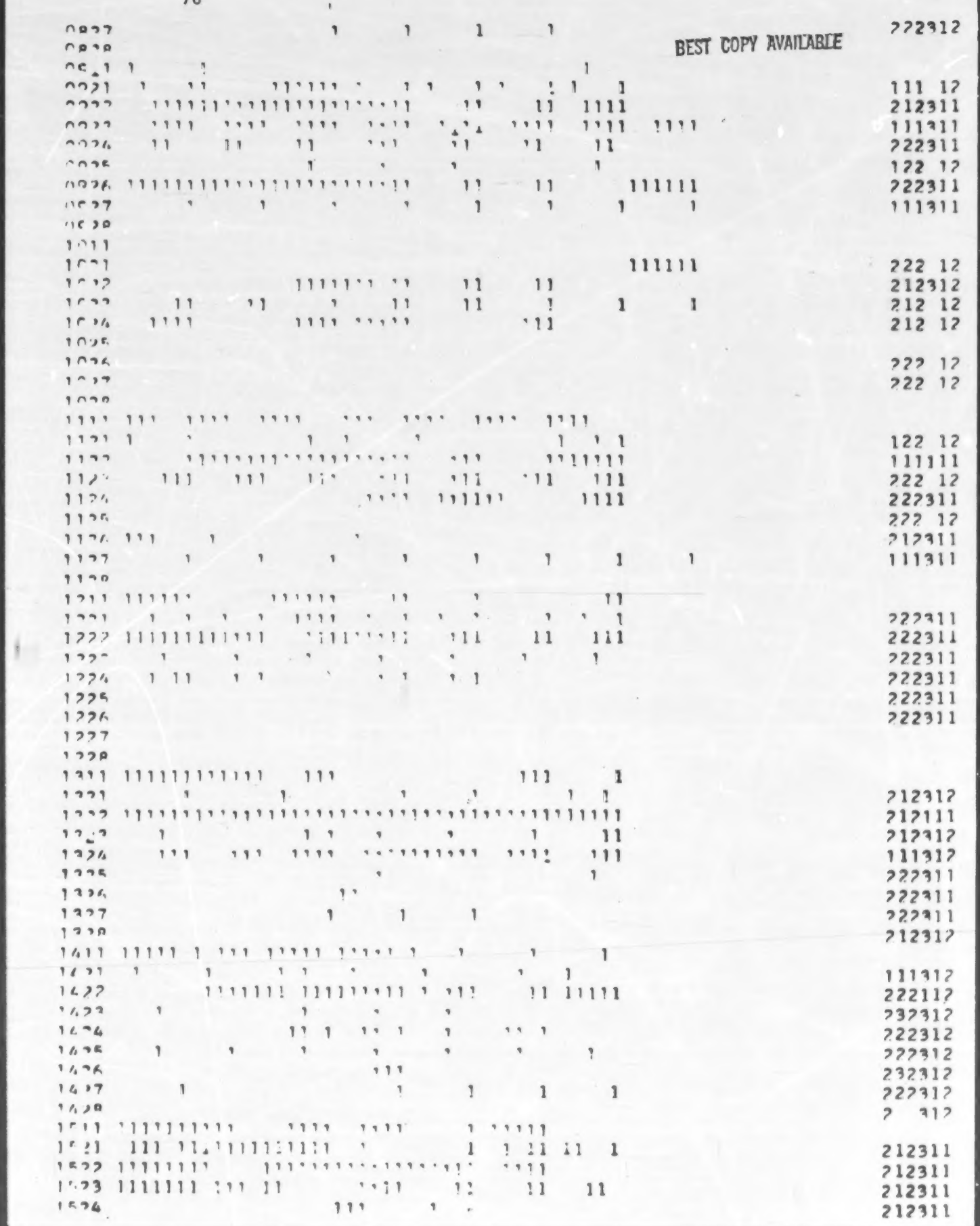

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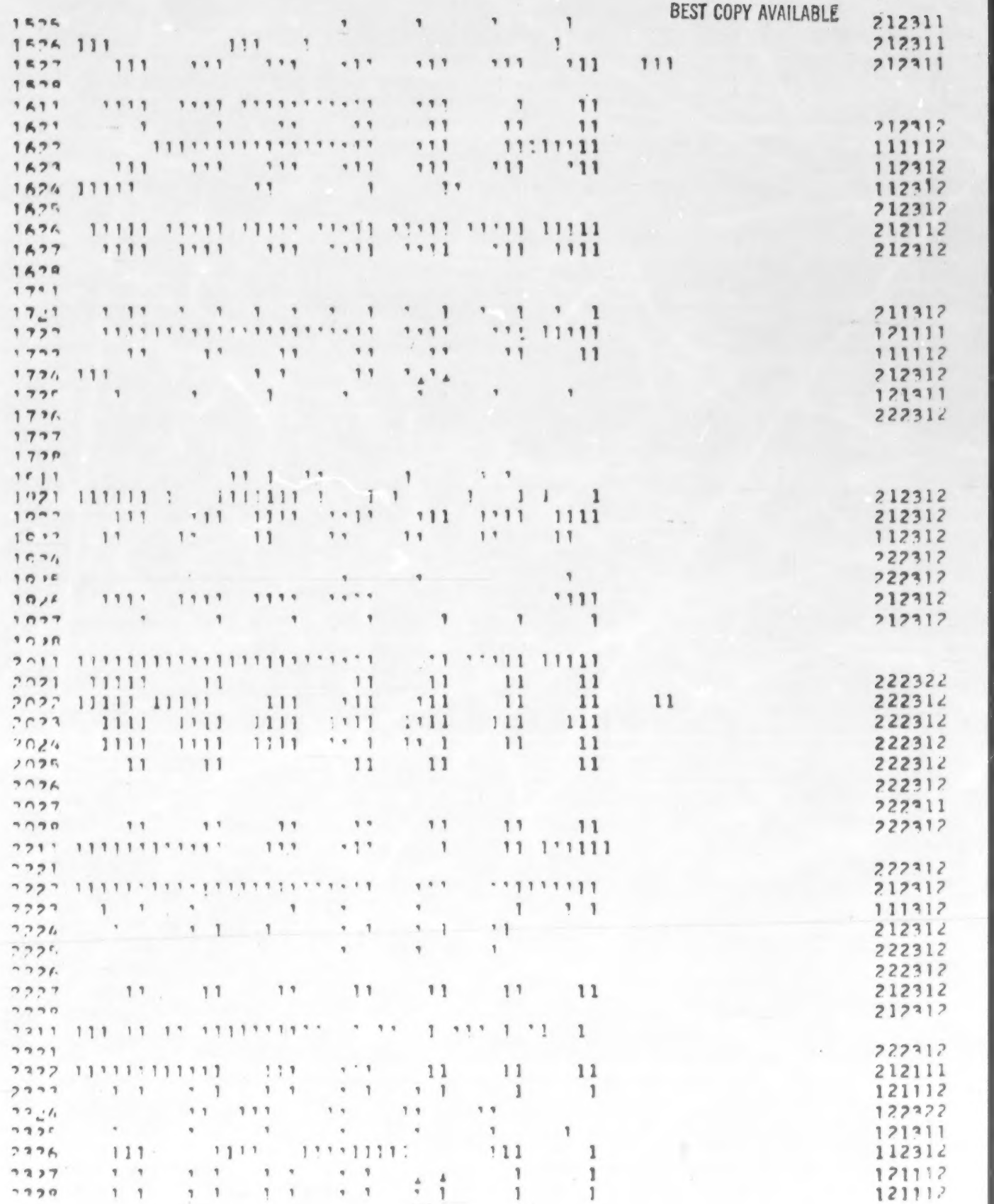

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APPENDIX C

Education Commission of the States, A Report and Recommendations of the Task Force on Consumer Education of the Education Commission of the States, Report Number 42, July 1973 - p.p. ix-x

CONCLUSIONS

1. Title I, Part F - Consumer and Homemaking Education, Vocational Education Amendments of 1968 (P.L. 90-576) has been a prime stimulus in most states in the development and implementation of consumer education programs. All states have participated in this program which provides funds for consumer and homemaking education. Several states have evidenced an extraordinary commitment to consumer education through a variety of activities emanating from the state education agency.

2. State legislatures have increasingly recognized the importance of consumer education programs by passing statutes or resolutions urging increased activity in consumer education. However, no single approach can be defined as the most effective for any given state. In some states, a legislative mandate seems to have produced quality programs; in other states, legislative resolutions and state boards of education declarations have been quite effective. Leadership provided at all levels of education governance (school, district, state) is the determinant of successful programs rather than set structures or strategies.

3. Generally speaking, education officials do not recommend mandatory legislation as the way to effect the development of consumer education (or any other curricular area); rather, they suggest that legislative resolutions endorsing high-priority placement of consumer education should be sufficient to direct the state education agency to respond. Legislatures, however, must recognize the need to provide sufficient funds for an agency to carry out a mandate or recommendation.

4. There is a direct relationship between the emphasis on consumer education and thus, the kind, number and quality of consumer education programs in the state and the commitment of the state education agency and/or legislature as demonstrated by the existence of an individual or individuals responsible for leadership in the development and implementation of consumer education. Where quality programs are evident, they are consistently the product of an individual (whether in the classroom or the state education agency) who has special competence and experience in consumer education, a personal commitment to consumer education and the support of his superiors.

5. There are many curriculum guides in consumer education which have been developed with state and/or federal funds and, in some cases, by the business community in cooperation with the state education agency. Many state officials express the need for a central location for these instructional materials and guides, whether produced by local or state agencies, business and industry or other sources in order that they may be used by the states as they evaluate and develop curriculum, materials and share experiences. The lack of a central location has caused some to feel that there is a dearth of quality consumer education materials and others to say that there are too many materials available to be able to make a true evaluation of their appropriateness and usability.

6. Many states which have indicated a renewed interest in consumer education suggest that an appropriate "first step" is a survey of consumer education programs in the state. Those states which have conducted surveys in recent years have used a variety of techniques, all of which seem to have made a significant contribution to program development in the state education agency. In addition, many have suggested that this survey, or assessment, should be continuous so that programs can be properly monitored and evaluated.

7. The area of home economics has been a vital catalyst in the development of consumer education programs to date. For many years, these programs have included consumer education as an integral part of their curriculum. There is a need, however, to recognize that consumer education should be expanded and integrated into other disciplines in order that all youths and adults may experience consumer education concepts which will equip them to be knowledgeable and discriminating consumers in the marketplace.

OTHER DELIVERY SYSTEMS CONCERNED WITH CONSUMER EDUCATION

The following list is by no means exhaustive. This is a sampling to give an idea concerning the many agencies involved in disseminating some form of consumer information or education.

Government Systems

Agency	Consumer Program
Attorney General's Office Consumer Protection Division	Extensive and comprehensive. Specific and general information to individual requests. Periodic information through mass media channels; monthly consumer column to local area newspapers. Speakers, literature, films to schools, PTA's, civic and neighborhood clubs and groups. Work with other agencies.
Community Action Agency (City)	Limited Program Information about credit unions and buying co-ops. Speakers, flyers in response to individual requests and appropriate neighborhood associations.
Housing & Community Development (City)	Information on Housing (rent control, inspection, evictions, etc.) Speakers, literature, tours for students, civic groups, clubs -- use of slides, maps, films, discussions.
Department of Health & Mental Hygiene (State Division of Environmental Health Protection)	Limited program, news releases about drugs, foods. Respond to individual inquiries and complaints.
Bureau of Health Information (City)	Information about nutrition, food control, radiation, heating systems. Literature, mass media releases, speakers to interested groups and response to individual inquiries.

Government Systems (Continued)

Agency	Consumer Program
University of Maryland Cooperative	Extensive program. Extension agents work with 4-H clubs, homemaker groups, adult programs, and with family aides in three Western counties. Group programs, mass media, exhibits dealing with family living and resources e.g. food, clothing, money, management insurance, credit, etc.
Department of Agriculture (State)	Brand new agency, therefore, most regulatory. Projected: Consumer education in the following fields grading of agricultural products (eggs, meats, poultry); weights and measures; labeling pesticides; soil conditions, nursery inspection.
Department of Public Works (City)	Speaker programs re problems connected with City services; inspections, water charges, footways, zoning, sanitation, etc. with neighborhood associations. In the schools, confined to "Cleanup" programs.
State Insurance Commission	Limited Program Mostly response to individual inquiries and complaints. Some press releases; infrequently, speakers; no literature.
Home Improvement Commission (State)	Very limited. Mostly response to individual complaint information disseminated when picked up by news reporters. No P.R. Department.
Small Loans Commission (State)	Limited program Respond to about 300 inquiries (not complaints) a week. No formal information dissemination but available for speeches relating to credit, money management.
Department of Economics & Community Development (State)	No consumer program as such, except for:
Seafood Marketing Division	Media releases. Cooking demonstrations (clubs, civic groups), receipes, Educational film used in schools in Oysters.

Agency	Consumer Program
Department of Employment and Social Services (State)	Limited Program Provide some consumer information by use of resource people (Extension Service and Consumer Protection Div.) for own training classes. Hopefully, some filters into casework community.
Maryland Commission on Aging (State)	Good program for elderly. At least half counties have a program (information not available from other counties; more may have similar programs). Speakers, classes, newsletters, resource people (nutritionists, police, medical profession). Assist also with individual inquiries.
Commission on Status of Women	Retail credit for women. Employment practices.
Commission on Human Relations	Retail credit cases. Employment practices.
Professional Services Examination Boards (i.e. Physicians, Dentists, etc.)	Standards for individuals providing services.
LIMBO (non-profit; quasi-government) Systems	
Legal Aid	Limited Program: mostly case-by-case information. Speakers to schools, community groups re consumer problems, statutes, legal rights No literature Recent Consumer Law Center
U.S. Post Office	Limited Program New: Consumer Guide to Postal Services free at all branches. Covers consumer information about the mails, including fraud warnings.
Private, Non-Profit Systems	
Better Business Bureau	Extensive and comprehensive program. Speakers to schools, civic groups, any requesting organization. Mobile units literature, fact booklets.

Private, Non-Profit Systems (Continued)

Agency	Consumer Program
Consumer Credit Counseling	Mostly credit crises intervention. Speakers to public and private schools, other requesting adult groups Distribution of literature (from other sources) projected. Course to teach teachers teach money management in school system.
Baltimore Urban League	Extensive, comprehensive program. Speakers with clubs, interested groups in Metropolitan Baltimore using visual aids, films, etc. Brochures re own services. Literature mostly related to money management. Response to individual inquiries.
Self-Help Housing, Inc. (Example of localized information in area of interest and geographically)	Response to about 240 cases a week Literature advising about general housing problems Meetings with neighborhood groups
Baltimore Consumer Credit Association	Speakers for schools and others
Federal Government	Too extensive to cover. See 125 page booklet, Guide to Federal Consumer Services. Almost every federal agency and many subdivisions have a consumer affairs office producing and disseminating information of interests to consumers. Examples: Department of Agriculture (food and nutrition services), Federal Trade Commission (advertising, labeling, credit), Social Security Administration Housing and Urban Development, Environmental Protection Agency, Product Safety Administration, National Highway Traffic Safety Division, Food and Drug Administration, etc.

Television

The offerings in television may be summarized under: (a) instructional television, (b) public broadcasting, and (c) commercial television.

Instructional Television in Maryland is a division of the Maryland State Department of Education. During the 1973-74 school year, ITV is offering the following:

(1) a televised series in color entitled, Elementary Consumer Education, and

(2) three lessons in the thirty-lesson series, Basic Education: Teaching the Adult.

The Elementary Consumer Education series deals with the three consumer essentials: food, clothing, and shelter. Using consumer products familiar to children, the 3 fifteen-minute lessons in the series explore costs, labor, marketing, advertising, and profit. Each lesson is telecast four times a week at different times of the school day. For maximum viewing opportunities, the series will be presented at three different times in the school year: fall, winter, and spring.

Basic Education: Teaching the Adult devotes three of its lessons to the adult consumer. The lessons are 16, 18, and 20. A summary of each of the three lessons follows:

--Lesson 16: To be a wise decision-maker in spending money to one's satisfaction, the adult student needs some guides and some mathematics skills.

--Lesson 18: The Adult Basic Education (ABE) instructor should help students become familiar with the values of a work-oriented society and help to implement these values in their lives so that work becomes possible, meaningful, and satisfying.

--Lesson 20: The ABE instructor needs to know the materials available for their students' use and how to assess the practical validity of the materials they use.

Pages from the 1973-74 ITV Schedule Booklet showing schedules and giving descriptive headnotes are attached.

The Maryland Center for Public Broadcasting presents a program entitled Consumer Survival Kit on Monday, Thursday, and Friday evenings. The programs include such titles as "Tires," "Used Cars," "Home Improvements," "Credit," "Weight Control," and "Air Travel."

Program # 3: Tires - explores the difference among bias ply, belted bias on radial ply tires and gives hints on how to lengthen tire life.

Program #21: Used Cars - gives guidance for buying used cars.

A consumer survival kit containing a bibliography and brochures is attached to this report.

The commercial stations in the Baltimore area are WBAL (Channel 11), WJZ-TV (Channel 13), and WMAR (Channel 2). WBAL-TV offers "At Home in Maryland," "Learning to Do," and will offer beginning in January, 1974, "Consumer's Notebook." These three programs present materials relative to consumer concerns.

WJZ-TV offers "Consumer Checkout" at 6:50 a.m. daily (M-F). In addition, the following programs frequently deal with consumer problems: "New Directions in Living" (a series presented in cooperation with the Baltimore City Public Schools), "Family Counselor," and "The Larry Angel Show." Such specials as "Ask Eyewitness News" sometimes carry questions relative to consumer problems.

WMAR-TV presents "The Woman's Angle" with Sylvia Scott daily (M-F) from 1-1:30 p.m.

APPENDIX E

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